

Gray & Associates, L.L.P.

ATTORNEYS AT LAW
16345 West Glendale Drive
New Berlin, WI 53151-2841
(414) 224-8404
FAX (414) 224-1279

October 19, 2018

The Honorable Susan V. Kelley
U.S. Bankruptcy Judge
517 E. Wisconsin Avenue, Room 126
Milwaukee, WI 53202-4500

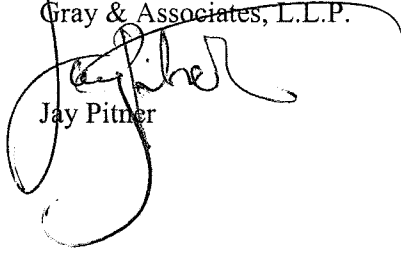
RE: Thomas Pascal
Chapter: 13
Case No. 17-29659-svk

Dear Judge Kelley:

On February 8, 2018, the court entered an order which directed the debtors to make their monthly mortgage payments to our client, Nationstar Mortgage LLC d/b/a Mr. Cooper, in a timely manner. In the event such payments were not made, our client's motion for relief from the automatic stay could be renewed by written request. A copy of the order is enclosed for your review.

Our client's motion is hereby renewed. Our client informs us that the mortgage payments are delinquent from August 2018 to present. In this regard, please see the enclosed payment ledger. By copy of this letter, we are informing the parties listed below of these developments. If they have an objection to our client's renewed motion, they must file a written objection with the court and provide a courtesy copy of the objection to our office within fourteen (14) days of the date of this letter. In the event you received such an objection, we would request that your clerk schedule a hearing and provide notice to the appropriate parties. If no timely objection is received, we will file a proposed order granting our client's motion.

Sincerely,
Gray & Associates, L.L.P.



Jay Pitner

JP/cp

Enclosures

cc: Rebecca R. Garcia
David G. Kingstad
U.S. Trustee
Thomas Pascal

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

THE FOLLOWING ORDER
IS APPROVED AND ENTERED
AS THE ORDER OF THIS COURT:



DATED: February 8, 2018

Susan V. Kelley

Susan V. Kelley
Chief United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF WISCONSIN

IN RE
Thomas Pascal

Debtor.

Chapter: 13

Case No. 17-29659-svk

**ORDER APPROVING STIPULATION RESOLVING NATIONSTAR MORTGAGE LLC D/B/A
MR. COOPER'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND
ABANDONMENT**

This Court has reviewed the stipulation filed February 8, 2018 between the debtor and Nationstar Mortgage LLC d/b/a Mr. Cooper, its successors and/or assignees (hereinafter "the movant") resolving the motion for relief from the automatic stay and abandonment with respect to the property located at 2451-53 W McKinley Ave, Milwaukee, WI 53205-2438.

IT IS THEREFORE ORDERED: the Stipulation, which is attached to this order, is approved and the parties are authorized to act in accordance with its terms. The motion for relief from stay is denied subject to the conditions stated in the stipulation.

IT IS FURTHER ORDERED: the Court will not enforce a "doomsday provision" (but may enforce a letter renewal to which no objection was filed) for any post-petition payment defaults prior to the effective date of this Order. The effective date of this Order is 14 days after entry.

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Drafted by:

Christopher C. Drout
Gray & Associates, L.L.P.
16345 West Glendale Drive
New Berlin, WI 53151-2841
Phone: (414) 224-8404
Fax: (414) 224-1279
Email: cdrou@gray-law.com

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF WISCONSIN

IN RE
Thomas Pascal

Debtor.

Chapter: 13

Case No. 17-29659-svk

**STIPULATION REGARDING MOTION OF NATIONSTAR MORTGAGE LLC D/B/A MR.
COOPER FOR RELIEF FROM THE AUTOMATIC STAY AND ABANDONMENT**

The debtor, by the attorneys at, Kingstad Law Firm, LLC, and Nationstar Mortgage LLC d/b/a Mr. Cooper, its successors and/or assignees (hereinafter 'the movant'), by its attorneys, Gray & Associates, L.L.P., stipulate and agree that the motion shall be denied subject to the following terms and conditions:

1. The movant holds a promissory note and a mortgage encumbering the debtor's real property located at 2451-53 W McKinley Ave Milwaukee, WI 53205-2438. The debtor has failed to make monthly mortgage payments required by said note and mortgage in a timely manner. Said default in payments has caused the movant to file a motion for relief from the automatic stay herein dated January 5, 2018.

2. That the movant may file a supplemental claim for the post-petition arrearage which exists through the end of January 2018 in the amount of \$981.00. The arrearage is itemized as follows:

11/17 through 1/18	\$1,967.34
3 mortgage payments @ \$655.78	
Attorney Fees and Costs	981.00
Payment received 1/23/2018	(1,967.34)
TOTAL ARREARAGE	<u>\$981.00</u>

Drafted by:

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3. That commencing in February 2018 through and including July 2018, the debtor shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, the movant, its servicing agent or its counsel may submit an affidavit of default and proposed order for immediate relief from the automatic stay to the court for signature.

4. That the Court will not enforce a "doomsday provision" (but may enforce a letter renewal to which no objection was filed) for any post-petition payment defaults prior to the effective date of this Order. The effective date of this Order is 14 days after entry.

5. That commencing in August 2018, the debtor shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the movant may request by letter another hearing upon the motion for relief from the automatic stay.

6. That abandonment of the trustee's interest in the property pursuant to 11 U.S.C. § 554 shall be effective when the automatic stay no longer applies to the movant and its interest in the property.

7. That the debtor shall voluntarily increase the plan payments to the trustee as necessary to pay the supplemental claim and ensure that the plan is adequately funded and remains feasible.

8. That pending further notice, the amount of the monthly mortgage payment is \$655.78 and payments shall be made to the movant at Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741.

Dated this 7th day of February, 2018

Kingstad Law Firm, LLC
Attorneys for Debtor

By: /s/ David G. Kingstad
David G. Kingstad

Dated this 2nd day of February, 2018

Gray & Associates, L.L.P.
Attorneys for Movant

By: /s/ Christopher C. Drout
Christopher C. Drout

NO OBJECTION

Dated this 5 day of February, 2018

/s/ Rebecca A Quiroz
For Rebecca R. Garcia - Chapter 13 Trustee

Thomas Pascal
Case No. 17-29659 svk
2451-53 W McKinley Ave, Milwaukee, WI 53205-2438

Based on the regularly-maintained records of the mortgage servicer, the following is a summary of post-petition mortgage payments since the entry of the court's order dated February 8, 2018:

	Date Payment Due	Amount Due	Date Payment Received	Amount Received	Post- Petition Month Applied As	Suspense Balance
1	2/1/18	\$655.78	2/16/18	\$655.78	2/1/18	\$0.00
2	3/1/18	\$655.78	3/16/18	\$655.78	3/1/18	\$0.00
3	4/1/18	\$655.78	4/16/18	\$655.78	4/1/18	\$0.00
4	5/1/18	\$655.78	5/16/18	\$655.78	5/1/18	\$0.00
5	6/1/18	\$655.78	6/18/18	\$655.78	6/1/18	\$0.00
6	7/1/18	\$655.78	8/16/18	\$655.78	7/1/18	\$0.00
7	8/1/18	\$655.78				\$0.00
8	9/1/18	\$655.78				\$0.00
9	10/1/18	\$610.12				\$0.00